

Table I.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.3%	16.8%	15.2%	17.1%	28.4%	38.0%	17.4%	34.4%
Industry group **								
Agric., fish., forest.	30.3% *	--	--	--	29.5% *	47.1% *	2.4% *	35.8% *
Mining and manufacturing	39.3%	18.1% *	11.1% *	10.0%	31.4%	48.1%	14.0%	41.0%
Construction	25.1%	22.7% *	11.0% *	20.1%	24.8%	43.5%	21.5%	27.0%
Utilities and transp.	42.1%	--	24.0% *	14.7% *	39.0%	45.9%	14.3% *	44.2%
Wholesale trade	29.9%	14.4% *	9.4% *	19.4%	21.9%	39.0%	15.2%	32.6%
Fin. svcs. and real estate	32.6%	24.4% *	28.3% *	15.5%	33.2%	34.1%	20.6%	33.6%
Retail trade	20.6%	19.0% *	11.6% *	8.0% *	16.3%	23.8%	13.7% *	21.5%
Professional services	32.8%	14.3%	14.2%	22.2%	26.3%	38.3%	17.2%	35.0%
Other services	27.2%	13.9% *	19.9%	18.5%	29.5%	30.2%	18.6%	28.9%
Ownership								
For profit, incorporated	30.5%	15.4%	16.3%	16.6%	27.7%	35.2%	17.8%	32.3%
For profit, unincorporated	31.6%	23.2% *	9.3%	10.9%	24.8%	44.6%	16.7%	35.3%
Nonprofit	40.2%	9.7% *	15.7% *	30.6%	33.3%	45.3%	15.6%	41.9%
Age of firm								
Less than 5 years	18.4%	9.6% *	15.8% *	12.2%	25.8%	46.7% *	13.4%	24.3%
5-9 years	19.6%	24.0% *	10.1% *	12.5% *	21.5% *	36.9%	16.9%	21.5%
10-19 years	24.3%	11.9%	18.7%	17.0%	26.7%	38.7%	17.8%	27.8%
20 or more years	34.1%	20.4%	14.2%	18.6%	29.4%	37.9%	18.2%	35.4%
Multi/single status								
2 or more locations	35.5%	--	27.0%	17.6%	28.0%	37.6%	20.9%	35.7%
1 location only	22.6%	16.6%	14.3%	17.0%	29.0%	52.1%	17.1%	27.4%
Percent full-time employees								
Less than 25%	24.0%	--	2.9% *	7.8% *	13.1% *	37.2%	4.2% *	29.1%
25-49 %	26.9%	1.0% *	15.2% *	10.9% *	28.4% *	33.1%	13.2% *	29.5%
50-74 %	24.4%	14.3% *	18.7% *	22.6% *	20.2%	27.3%	20.4%	25.1%
75% or more	33.2%	18.0%	15.1%	17.0%	29.2%	39.0%	17.5%	35.4%
Union presence								
No union employees	29.2%	13.2%	14.5%	15.6%	28.7%	34.9%	14.8%	31.8%
Has union employees	41.6%	51.7%	25.3% *	30.1%	26.3%	44.3%	47.9%	41.3%
Percent low-wage employees								
50% or more low-wage	24.1%	0.6% *	21.3% *	10.5%	12.7%	31.2%	11.3% *	25.6%
Less than 50% low-wage	32.9%	18.2%	14.9%	17.5%	29.6%	38.5%	17.7%	35.1%
Percent women employees								
Less than 25%	35.0%	21.0%	13.5%	16.6%	31.0%	49.1%	19.1%	39.2%
25-49 %	32.3%	11.3% *	17.8%	17.4%	25.5%	37.0%	15.6%	33.9%
50-74 %	26.9%	17.1%	16.5%	18.5%	25.3%	28.9%	16.4%	28.0%
75% or more	36.4%	11.0%	15.2% *	16.3%	31.3%	42.3%	15.6%	38.7%
Percent age 50 or older employees								
Less than 25%	27.5%	17.1%	14.6%	14.2%	26.5%	34.7%	16.0%	30.3%
25-49 %	36.1%	23.6% *	15.2%	21.7%	31.4%	39.4%	21.5%	37.1%
50-74 %	27.9%	10.6% *	15.6%	15.1%	22.3%	37.1%	14.6%	30.8%
75% or more	27.9%	15.0% *	21.4% *	11.3% *	35.5% *	35.4%	16.6%	33.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.78%	2.87%	1.90%	1.46%	1.81%	1.06%	1.35%	0.87%
Industry group **								
Agric., fish., forest.	12.68% *	--	--	--	22.10% *	18.12% *	2.27% *	15.59% *
Mining and manufacturing	2.14%	9.46% *	4.04% *	2.58%	3.97%	2.72%	3.38%	2.24%
Construction	3.36%	10.82% *	4.31% *	5.22%	6.54%	9.84%	4.74%	4.56%
Utilities and transp.	3.43%	--	14.63% *	8.14% *	9.31%	3.95%	6.63% *	3.57%
Wholesale trade	2.82%	6.60% *	2.94% *	5.11%	4.02%	4.48%	3.05%	3.25%
Fin. svcs. and real estate	2.33%	11.65% *	10.46% *	4.47%	6.18%	2.79%	6.06%	2.48%
Retail trade	2.21%	14.24% *	4.16% *	2.82% *	3.75%	3.04%	5.10% *	2.44%
Professional services	1.25%	3.09%	3.06%	3.00%	2.71%	1.67%	2.02%	1.38%
Other services	1.87%	4.54% *	4.98%	3.53%	5.73%	2.21%	2.93%	2.14%
Ownership								
For profit, incorporated	0.94%	3.29%	2.39%	1.72%	2.23%	1.26%	1.60%	1.05%
For profit, unincorporated	2.06%	7.05% *	2.65%	2.57%	3.53%	3.06%	3.37%	2.37%
Nonprofit	1.91%	3.36% *	4.73% *	5.10%	4.41%	2.37%	2.78%	2.01%
Age of firm								
Less than 5 years	3.01%	3.74% *	5.50% *	3.50%	7.02%	14.64% *	2.78%	5.40%
5-9 years	3.58%	10.35% *	3.74% *	3.75% *	7.96% *	7.57%	4.69%	5.20%
10-19 years	2.23%	3.17%	3.93%	3.22%	4.13%	6.96%	2.52%	3.14%
20 or more years	0.87%	4.90%	2.63%	1.94%	2.11%	1.08%	1.91%	0.93%
Multi/single status								
2 or more locations	0.93%	--	7.99%	2.41%	2.07%	1.07%	3.60%	0.94%
1 location only	1.44%	2.90%	1.94%	1.74%	3.30%	5.44%	1.43%	2.32%
Percent full-time employees								
Less than 25%	3.50%	--	2.68% *	3.41% *	5.68% *	5.15%	2.08% *	4.06%
25-49 %	3.83%	0.74% *	7.43% *	5.47% *	11.30% *	4.42%	5.22% *	4.42%
50-74 %	2.20%	5.05% *	8.07% *	7.27% *	3.85%	3.09%	5.16%	2.42%
75% or more	0.85%	3.33%	2.03%	1.52%	1.95%	1.14%	1.45%	0.94%
Union presence								
No union employees	0.85%	2.40%	1.86%	1.34%	1.96%	1.22%	1.17%	0.97%
Has union employees	1.77%	14.52%	11.79% *	8.17%	4.59%	1.92%	8.08%	1.81%
Percent low-wage employees								
50% or more low-wage	2.07%	0.53% *	9.64% *	2.64%	3.23%	2.74%	3.66% *	2.28%
Less than 50% low-wage	0.82%	3.06%	1.93%	1.52%	1.89%	1.11%	1.41%	0.91%
Percent women employees								
Less than 25%	1.68%	5.56%	2.49%	2.39%	3.23%	2.57%	2.27%	1.98%
25-49 %	1.44%	4.47% *	4.65%	2.96%	3.00%	1.84%	2.63%	1.55%
50-74 %	1.27%	4.95%	4.75%	3.23%	3.48%	1.58%	2.70%	1.38%
75% or more	1.86%	3.29%	4.95% *	2.74%	5.01%	2.29%	2.50%	2.00%
Percent age 50 or older employees								
Less than 25%	1.23%	4.22%	3.01%	1.89%	2.68%	1.93%	1.98%	1.46%
25-49 %	1.13%	8.26% *	3.19%	2.76%	2.90%	1.35%	2.81%	1.19%
50-74 %	1.87%	3.98% *	3.68%	3.46%	3.08%	3.30%	2.43%	2.27%
75% or more	5.17%	5.49% *	8.81% *	4.99% *	13.86% *	9.21%	4.24%	7.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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